

WHAT IS CLAIMED IS:

1. A simulation method for simulating assets variation having variation elements of dimensional number at least over 10^2 , comprising:

5 a pseudo random number generation step of generating pseudo random numbers, having a period over a product of a dimensional number of assets variation elements and the number of times to perform simulation necessary for convergence of simulation results within
10 a predetermined error, and having uniform distribution in respective said variation elements, by a computer;

a pseudo random number adjustment step of adjusting said pseudo random numbers generated at said pseudo random number generation step such that at least
15 first moment and second moment of said variation elements match input data, by the computer; and

a simulation step of simulating variation of assets, by the computer, with said pseudo random numbers adjusted at said pseudo random number
20 adjustment step, as values of said assets variation elements.

2. The simulation method according to claim 1, wherein a mean value, as the first moment of said
25 variation elements, represents an assets earning rate, a growth rate of macro economic element, an expectation growth rate of business results unique to an

independent company or debtor, or the like,

and wherein a standard deviation value, as the
second moment of said variation elements, represents a
variability rate of assets, a variability rate of macro
5 economic element, a variation factor unique to
independent company or debtor, or the like.

3. The simulation method according to claim 1,
wherein at said pseudo random number adjustment step,
10 said pseudo random numbers are adjusted such that at
least a part of a third or higher moment matches the
input data.

4. The simulation method according to claim 1,
15 wherein at said pseudo random number adjustment step,
match between moments includes cancellation of moment.

5. The simulation method according to claim 1,
wherein at said pseudo random number adjustment step,
20 adjustment of said pseudo random numbers includes
antithetic variant method and/or quadratic resampling
method.

6. The simulation method according to claim 1,
25 wherein said simulation is performed by the Monte Carlo
method.

7. A simulation system for simulating assets variation having variation elements of dimensional number at least over 10^2 , comprising:

pseudo random number generation means, using a
5 computer, for generating pseudo random numbers, having a period over a product of a dimensional number of assets variation elements and the number of times to perform simulation necessary for convergence of simulation results within a predetermined error, and
10 using uniform distribution in respective said variation elements;

pseudo random number adjustment mean, using a computer, for adjusting said pseudo random numbers generated by said pseudo random number generation means
15 such that at least first moment and second moment of said variation elements match input data; and

simulation means, using a computer, for simulating variation of assets with said pseudo random numbers adjusted by said pseudo random number
20 adjustment means, as values of said assets variation elements.

8. The simulation system according to claim 7, wherein said pseudo random number adjustment means
25 controls said pseudo random numbers such that at least a part of higher moment equal to or higher than a third moment matches the input data.

9. The simulation system according to claim 7,
wherein said pseudo random number adjustment means
performs moment matching including antithetic variant
5 method and/or quadratic resampling method.

10. The simulation method according to claim 7,
wherein said simulation is performed by the Monte Carlo
method.

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11. A computer-readable storage medium holding a
program for simulating assets variation having
variation elements of dimensional number at least over
10², said program comprising:

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a first program module for generating pseudo
random numbers, having a period over a product of a
dimensional number of assets variation elements and the
number of times to perform simulation necessary for
convergence of simulation results within a

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predetermined error, and having uniform distribution in
respective said variation elements, by a computer;

a second program module for adjusting said pseudo
random numbers generated by said first program module
such that at least first moment and second moment of

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said variation elements match input data, by the
computer; and

a third program module for simulating variation

of assets by the computer, with said pseudo random numbers adjusted by said second program module, as values of said assets variation elements.

5 12. The storage medium according to claim 11, wherein said second program module including a program for performing antithetic variant method and/or quadratic resampling method.

10 13. The storage medium according to claim 11, wherein said simulation is performed by the Monte Carlo method.

14. A pseudo random number generation method for generating pseudo random numbers used in the Monte
15 Carlo method for simulating assets variation having variation elements of dimensional number at least over 10^2 , comprising:

a pseudo random number generation step of generating pseudo random numbers, having a period over
20 a product of a dimensional number of assets variation elements and the number of times to perform simulation necessary for convergence of simulation results within a predetermined error, and having uniform distribution in respective said variation elements, by a computer;
25 and

a pseudo random number adjustment step of adjusting said pseudo random numbers generated at said

pseudo random number generation step such that at least first moment and second moment of said variation elements match input data, by the computer.

5 15. The pseudo random number generation method according to claim 14, wherein at said pseudo random number adjustment step, said pseudo random numbers are adjusted such that at least a part of a third or higher moment matches the input data.

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16. The pseudo random number generation method according to claim 14, wherein at said pseudo random number adjustment step, adjustment of said pseudo random numbers includes antithetic variant method

15 and/or quadratic resampling method.